

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address  <b>NEXUS BANKRUPTCY</b> Benjamin Heston (297798) 100 Bayview Circle #100 Newport Beach, CA 92660 Tel: 949-312-1377 Fax: 949-288-2054 ben@nexusbk.com  <input type="checkbox"/> Individual appearing without attorney <input checked="" type="checkbox"/> Attorney for: Debtor	FOR COURT USE ONLY
<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - RIVERSIDE DIVISION</b>	
In re:  PATRICIA ANN DOUBLET,          <div style="text-align: right;">Debtor(s).</div>	<div style="padding: 5px;">CASE NO.: 6:23-bk-10896-WJ CHAPTER 13</div> <div style="padding: 10px; text-align: center; border: 1px solid black; margin: 5px 0;"> <b>DEBTOR'S MOTION FOR AUTHORITY TO INCUR DEBT [PERSONAL PROPERTY]</b> </div> <div style="padding: 20px; text-align: center;">[No Hearing Required]</div>

Debtor moves this court for an order authorizing the debtor to incur debt pursuant to the terms and conditions described herein.

1. Debtor's Chapter 13 Plan (Plan), providing for a payment in the amount of **\$1,875** for month **1** and **\$3,914** for months **2 through 60**.
2. Debtor desires to purchase: **2015 to 2020 SUV or minivan.**
3. The purchase price of the: **2015 to 2020 SUV or minivan is \$25,000 to \$40,000.**  
 from dealership/store name: Unknown at this time  
 Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

4. After the loan is made and any down payment is credited, there will remain owing on the loan the sum of \$25,000 to \$40,000, to be paid over 60 to 72 months at \$650 to \$800 per month.

5. Debtor desires to acquire the property to be financed for the following reasons:  
See attached declaration

*(Please attach additional pages if needed.)*

6. Debtor's monthly income at this time (take home pay plus any other income received) is \$ 7,538.74. Debtor's monthly expenses at this time (**excluding** the Plan payment and the contemplated monthly finance payment) total \$ 2,540.00.

The attached *Declaration of Current/Post-Petition Income and Declaration of Current/Post-Petition Expenses* accurately reflect Debtor's monthly income and expenses at this time.

Date: 6/14/2023

/s/Benjamin Heston  
Attorney for Debtor

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

Date: 6/14/2023

  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address  NEXUS BANKRUPTCY Benjamin Heston (297798) 100 Bayview Circle #100 Newport Beach, CA 92660 Tel: 949-312-1377 Fax: 949-288-2054 ben@nexusbk.com	FOR COURT USE ONLY
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<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - RIVERSIDE DIVISION</b>	
In re:  PATRICIA ANN DOUBLET,          <div style="text-align: right;">Debtor(s).</div>	CASE NO.: 6:23-bk-10896-WJ CHAPTER 13          <div style="text-align: center;"> <b>DECLARATION OF CURRENT/POSTPETITION INCOME AND EXPENSES</b> </div>

Complete this statement by providing the monthly income of the Debtor and the Debtor's spouse **at this time**. The column labeled "Spouse" must be completed in all cases filed by joint Debtors and by every married debtor, whether or not a joint petition was filed, unless the spouses are separated and a joint petition was not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S)	AGE(S)
	Spouse	
	Child	
Employment:	DEBTOR	SPOUSE
Occupation	Teacher	
Name of employer	Rowland Unified School District	
How long employed	33 years	
Address of employer	1830 Nogales Street Rowland Heights, CA 91748-2945	

This form is optional. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

**INCOME:**

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions ( <i>prorate if not paid monthly</i> )	\$ 10,951.55	\$
2. Estimate monthly overtime	\$ 0.00	\$
3. <b>SUBTOTAL</b>	\$ 10,951.55	\$
4. <b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ 1,037.93	\$
b. Insurance	\$ 1,126.24	\$
c. Union dues	\$ 126.11	\$
d. Other ( <i>specify</i> ) <u>Mandatory retirement</u>	\$ 1,122.53	\$
5. <b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	\$ 3,412.81	\$
6. <b>TOTAL NET MONTHLY TAKE HOME PAY</b>	\$ 7,538.74	\$
7. Regular income from operations of business or profession or farm ( <i>attach detailed statement</i> )	\$	\$
8. Income from real property	\$	\$
9. Interest and dividends	\$	\$
10. Alimony, maintenance or support payments payable to the Debtor for the Debtor's use or that of dependents listed above.	\$	\$
11. Social Security or other government assistance ( <i>specify</i> )	\$	\$
12. Pension or retirement income	\$	\$
13. Other monthly income ( <i>specify</i> )	\$	\$
14. <b>SUBTOTAL OF LINES 7 THROUGH 13</b>	\$ 0.00	\$
15. <b>MONTHLY INCOME:</b> ( <i>add amounts shown on lines 6 and 14</i> )	\$ 7,538.74	\$
16. <b>COMBINED MONTHLY INCOME</b> ( <i>combine column totals from line 15</i> )	\$ 7,538.74	\$
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:		

**EXPENSES:**

Complete this statement by providing the monthly expenses of the debtor and the debtor's family **at this time**. Recalculate and state any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if this is a joint case and debtor's spouse maintains a separate household. Complete a *Declaration of current/Post-Petition Expenses* labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 0.00
a. Are real estate taxes included?	Yes _____ No _____
b. Is property insurance included?	Yes _____ No _____

2. Utilities:	a. Electricity and heating fuel	\$ 250.00
	b. Water and sewer	\$ 150.00
	c. Telephone	\$ 315.00
	d. Other	\$
3. Home maintenance (repairs and upkeep)		\$ 75.00
4. Food		\$ 850.00
5. Clothing		\$ 75.00
6. Laundry and dry cleaning		\$ 75.00
7. Medical and dental expenses		\$ 150.00
8. Transportation (not including car payments)		\$ 400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$
10. Charitable contributions		\$
11. Insurance (not deducted from wages or included in home mortgage payments)		
	a. Homeowner's or renter's	\$
	b. Life	\$
	c. Health	\$
	d. Auto	\$ 200.00
	e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments)		
(specify)		\$
13. Installment payments: (in chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
	a. Auto	\$
	b. Other	\$
	c. Other	\$
14. Alimony, maintenance, and support paid to others		\$
15. Payments for support of additional dependents not living at your home		\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$
17. Other		\$
18. MONTHLY EXPENSES (total lines 1-17)		\$ 2,540.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

20. STATEMENT OF MONTHLY NET INCOME

a. Total monthly income from line 16, page 2.	\$ <u>7,538.74</u>
b. Total monthly expenses from Line 18 above	\$ <u>2,540.00</u>
c. Monthly net income (a. minus b.)	\$ <u>4,998.74</u>

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

Date: 06/14/2023

Patrice Ann Donahue  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

**NEXUS BANKRUPTCY**  
BENJAMIN HESTON (297798)  
100 Bayview Circle #100  
Newport Beach, CA 92660  
Tel: 951.290.2827  
Fax: 949.288.2054  
*ben@nexusbk.com*

Attorney for Debtor

**UNITED STATES BANKRUPTCY COURT**  
**CENTRAL DISTRICT OF CALIFORNIA**  
**RIVERSIDE DIVISION**

In re:

**PATRICIA ANN DOUBLET,**  
  
Debtor.

**Case No: 6:23-bk-10896-WJ**

**Chapter 13**

**DECLARATION OF PATRICIA ANN  
DOUBLET**

I, Patricia Ann Doublet, declare as follows:

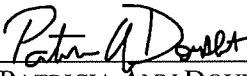
1. I am the Debtor in this Chapter 13 bankruptcy case. I have personal knowledge of all matters stated herein. On all matters stated on information and belief, I believe those allegations to be true. I could competently testify to the allegations contained herein.
2. On May 18, 2023, I was involved in an unfortunate accident that rendered my current vehicle inoperable and beyond repair.
3. Subsequently, on June 7, 2023, the insurance company declared my vehicle a total loss, and they have agreed to pay off the remaining loan balance.
4. Since the accident, I have been relying on a rental car as a temporary means of transportation. However, the daily rental cost of \$37 has become a significant financial burden for me.
5. In an effort to find a suitable replacement for my vehicle, my spouse and I have diligently shopped around local dealerships. We have decided that purchasing a pre-owned 2015 through 2020 SUV or minivan would best suit our family's needs.

1 6. As I navigate through my Chapter 13 plan, it is of utmost importance to me that the new  
2 car payment does not have an adverse effect on my financial stability or hinder my ability  
3 to successfully complete the plan.

4 7. The acquisition of a reliable vehicle is essential for my family, as it will serve as our only  
5 means of transportation. The new car will be indispensable for commuting to and from  
6 work, facilitating everyday activities such as purchasing necessities, attending medical  
7 appointments, and transporting my son to school.

8 8. I declare under penalty of perjury under the laws of the United States that the foregoing is  
9 true and correct.

10 Date: June 14, 2023

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12 PATRICIA ANN DOUBLET  
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## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

**100 Bayview Circle, Suite 100  
Newport Beach, CA 92660**

A true and correct copy of the foregoing document entitled (*specify*): **DEBTOR'S MOTION FOR AUTHORITY TO INCUR DEBT [PERSONAL PROPERTY]** will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):**

Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) 6/16/2023, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Rod Danielson (TR) notice-efile@rodan13.com  
United States Trustee (RS) ustregion16.rs.ecf@usdoj.gov  
Kristin A Zilberstein Kris.Zilberstein@Padgettlawgroup.com,  
BKecf@padgettlawgroup.com;Kris.Zilberstein@ecf.courtdrive.com

☐ Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On (*date*) 6/16/2023 I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Judge Wayne E. Johnson  
3420 Twelfth Street  
Suite 384 / Courtroom 304  
Riverside, CA 92501-3819

☒ Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL**

Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) \_\_\_\_\_, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed (state method for each person or entity served):

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

6/16/2023  
Date

Benjamin Heston  
Printed Name

/s/Benjamin Heston  
Signature

This form is mandatory. It has been approved for use by the United States Bankruptcy Court for the Central District of California.

Franchise Tax Board  
Bankruptcy Section MS A340  
PO Box 2952  
Sacramento CA 95812-2952

MOHELA  
Claims Department  
633 Spirit Drive  
Chesterfield MO 63005-1243

The Bank Of New York Mellon  
PO Box 10826  
Greenville, SC 29603-0826

SchoolsFirst Federal Credit Union  
PO Box 11547  
Santa Ana, CA 92711-1547

The Bank Of New York Mellon  
dba Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville SC 29603-0826

Employment Development Dept.  
Bankruptcy Group MIC 92E  
PO Box 826880  
Sacramento, CA 94280-0001

Internal Revenue Service Centralized  
Insolvency Operation  
PO Box 7346  
Philadelphia, PA 19101-7346

Trustee Corps  
17100 Gillette Ave  
Irvine, CA 92614-5603